Certificate Number: 15317-PAE-DE-036522780

Bankruptcy Case Number: 17-12582



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 4, 2022, at 7:25 o'clock AM PDT, Bryant L Heard completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 4, 2022 By: /s/Khaira Sakaluran

Name: Khaira Sakaluran

Title: <u>Credit Counselor</u>